

Community Led Housing — Get Inspired

Keswick — Community led housing as a catalyst



Background

Keswick is a small town in Cumbria, in the heart of the Lake District National Park, with a population of 5,243.

A series of consultations in 2009 by Churches Together and in 2011 by Allerdale District Council highlighted a need for three-bedroom houses, and that the local people were being priced out due to low wages and the house prices being high due to the impact of second homes and holiday lets in this tourism hotspot. From these consultations, local people from within the community who were really passionate about addressing these housing issues formed a steering group and elected the first members of the official Keswick Community Housing Trust. Their aim was to help tackle the local housing crisis, develop homes in Keswick that would remain affordable in perpetuity and champion affordable housing within the community. Their aims included working with providers of affordable housing; actively consulting the community to discover housing need; and designing and building sustainable homes to suit the national park they are situated in.

Getting started

An agreement was made with a local church to sell off some of the land, making 11 plots available at £10,000 each, ensuring affordability for the development.

With the help of local and national organisations, £18,000 was released to help cover costs to set up Keswick Community Housing Trust as a registered society in 2010 and as a registered provider of Social Housing in 2012.

This new status helped the Trust to raise investment through community shares and charitable sources. Negotiations enabled them to secure a £230,000 grant from the Homes and Communities Agency and raise a further £60,000 in community shares, exceeding their £50,000 target. With a £1million loan from the Cumberland Building Society, funding was secure.

Community led housing

Plans were commissioned to secure local occupancy restrictions upon the new buildings, and energy efficient features to ensure cheap

running costs. The Trust received guidance from Derwent and Solway Housing Association and the Lake District National Planning Officer to select an architect and quantity surveyor. Work began in January 2013 and by November work was completed on The Hopes.

A total of 11 three-bedroom homes were completed with one selling on the open market to subsidise the project. Five of the properties were sold at 50% shared ownership with no additional rental charged, and five more were affordable rent properties.

The scheme was immensely popular, gaining great local support through the community shares offer. The houses remain as popular today, with only one family so far having moved on.

Community impact

The project was a great success and became a catalyst for future development in Keswick. As 30 people were unsuccessful in being allocated a home with The Hopes, it showed the need was still strong, so the Trust decided to look ahead to building more affordable housing.



Residents of The Hopes

"We have made a difference in Keswick with The Hopes and we hope to go on to make an even bigger difference"

Bill Bewley, Chair

Banks Court properties are four one-bedroom apartments in the heart of Keswick developed from a disused block of public toilets. Having seen the earlier success, the council transferred the assets for a nominal fee of £1, illustrating that community led housing projects don't have to be new builds but can be refurbishments of empty properties. Work began in March 2015 and the apartments opened in September 2015, and are popular with young singles in the area. In 2013, Impact Housing invited the Keswick Community Housing Trust to join with them in the development of 55 houses on the outskirts of Keswick. The trust acquired 22 of these houses, half for affordable rental properties and half to sell at 50% shared ownership. By March 2017 the houses were ready for occupancy, once again being massively oversubscribed. Most recently, four new homes have been developed at Southey Court from the old Methodist Church hall building. Complications with design, planning, weather and Covid-19 set the project back, but work was finally completed on all four homes in July 2021.

What does the future look like?

That the properties continue to be oversubscribed by a factor of more than 4 to 1 shows the continued need in the area for affordable homes. The Trust are looking ahead and restructuring to create a long-term perspective and structure, as they hope to continue to provide more housing to meet local need.



**Community
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For inspiration, information and advice with your community led housing project, contact Community Led Homes North Yorkshire & East Riding:

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